

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

ERIC R. GIRONE  
JOAN M. MC DANIELS  
Debtor(s)

Case No. 17-20416-ABA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/22/2017.
- 2) The plan was confirmed on 10/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 12/20/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,760.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,368.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$1,368.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,261.28
Court Costs	\$0.00
Trustee Expenses & Compensation	\$106.72
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$1,368.00</b>

Attorney fees paid and disclosed by debtor: **\$975.00****Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE, LP	Unsecured	NA	384.57	384.57	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	359.00	454.94	454.94	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	378.00	273.31	273.31	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	190.19	190.19	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	234.80	234.80	0.00	0.00
DENNIS C. & JANET B. SMITH	Unsecured	126,000.00	126,044.35	126,334.35	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	7,500.00	2,817.40	2,817.40	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	4,917.27	4,917.27	0.00	0.00
GATEWAY LENDING AND FINANCE	Secured	9,750.00	9,802.96	0.00	0.00	0.00
HOMEOWNERS ASSOCIATION OF SP]	Secured	1,500.00	1,201.00	1,201.00	0.00	0.00
LARIDIAN CONSULTING, INC.	Unsecured	NA	8,877.43	8,877.43	0.00	0.00
LOANCARE SEVICING CENTRE	Secured	301,000.00	302,500.73	57,898.57	0.00	0.00
LVNV FUNDING, LLC	Secured	NA	600.16	600.16	0.00	0.00
MEMBERS 1ST OF NJ F.C.U.	Secured	26,000.00	27,511.63	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	378.23	378.23	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,677.00	2,300.00	2,300.00	0.00	0.00
STATE OF NEW JERSEY	Priority	NA	2,308.28	2,308.28	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	348.10	348.10	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,898.57	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,801.16	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$59,699.73</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,125.68	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,125.68</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$144,693.19</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,368.00</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,368.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/21/2017

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.